

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

CHESTER A. LUSZCZ, ESQUIRE  
429 White Horse Pike  
Haddon Heights, NJ 08035  
(856) 547-5510  
CL5998

In Re: ROBERT M. MORACE,



Order Filed on August 26, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-27250-JNP

Adv. No.:

Hearing Date: 8/25/20 @ 10:00 A.M.

Judge: Jerrold N. Poslusny, Jr.

**CONSENT ORDER ALLOWING FOR CURE OF HOMEOWNER  
ASSOCIATION ARREARS TO LAKES AT BANKBRIDGE  
HOMEOWNERS ASSOCIATION, INC.**

The relief set forth on the following pages, numbered two (2) and three (3) is hereby **ORDERED**.

.....  
  
**DATED: August 26, 2020**

A handwritten signature in black ink, appearing to read "J. Poslusny", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Page 2

Debtor: Robert M. Morace

Case No.: 17-27250-JNP

Caption of Order: **CONSENT ORDER ALLOWING FOR CURE OF HOMEOWNER  
ASSOCIATION ARREARS TO LAKES AT BANKBRIDGE HOMEOWNERS  
ASSOCIATION, INC.**

Upon the Motion filed by secured creditor, Lakes at Bankbridge Homeowners Association, Inc., for relief from the automatic stay, with the consent of the debtor, Robert M. Morace, and for good cause shown;

IT IS ON THIS      day of                          , 2020,

**ORDERED** that the debtor, Robert M. Morace, is allowed to cure the post-petition arrears for homeowner association fees and charges as of July 16, 2020, in the amount of \$1,794.60 plus an attorney fee of \$450.00, and filing fee of \$181.00 for this motion, for the total amount of \$2,425.60;

**IT IS FURTHER ORDERED** that the arrears of \$2,425.60 will be paid by the debtor directly to the Association outside of the plan as follows: a) \$450.00 will be paid to the Association by August 31, 2020; and b) the debtor will pay the remaining balance of \$1,975.60 over nine (9) months by making monthly payments of \$219.51 directly to the Association beginning on September 25, 2020 and ending on May 25, 2021. In addition, the debtor will pay the quarterly association fees as the payments become due directly to Lakes at Bankbridge Homeowners Association, Inc., beginning on October 1, 2020 and will keep current in said quarterly payments.

**IT IS FURTHER ORDERED** that in the event the debtor fails to make a payment called for in this Order within thirty (30) days of its due date, the secured creditor may submit a certification of default and a proposed order for relief from the automatic stay to the court and serve a copy of such certification of default upon the debtor and his counsel. Fourteen (14) days after receipt of the certification of default, the Court will enter an order granting the secured party relief from the automatic stay unless the debtor has filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

The movant shall serve this Order on the debtor, debtor's counsel, the trustee, and any other party who entered an appearance on this motion.

Page 3

Debtor: Robert M. Morace

Case No.: 17-27250-JNP

Caption of Order: **CONSENT ORDER ALLOWING FOR CURE OF HOMEOWNER  
ASSOCIATION ARREARS TO LAKES AT BANKBRIDGE HOMEONERS  
ASSOCIATION, INC.**

S/Anthony Landolfi  
ANTHONY LANDOLFI, ESQUIRE  
Attorney for Debtor,  
Robert M. Morace

DATED: 8/21/2020

S/Chester A. Luszc  
CHESTER A. LUSZCZ, ESQUIRE  
Attorney for Creditor,  
Lakes at Bankbridge Homeowners Association, Inc.

DATED: 8/21/2020

With a copy of this Order to:  
Chester A. Luszc, Esquire  
429 White Horse Pike  
Haddon Heights, NJ 08035

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Robert M. Morace  
DebtorCase No. 17-27250-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db +Robert M. Morace, 413 Eryn Road, Wenonah, NJ 08090-1609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2020 at the address(es) listed below:

Anthony Landolfi on behalf of Debtor Robert M. Morace anthony@landolfilaw.com,  
kathy@landolfilaw.comChester A. Luszc on behalf of Creditor Lakes at Bankbridge Homeowners Association, Inc.  
luszc@comcast.net, bluszc@comcast.netDenise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.comGeorge C. Greatrex, Jr. on behalf of Creditor Lakes at Bankbridge Homeowners Association,  
Inc. ggreatrex@sgglawfirm.com, jwebb@hillwallack.com; Ahenderson@hillwallack.comIsabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com,  
summarymail@standingtrustee.comJohn R. Morton, Jr. on behalf of Creditor Ally Financial ecmail@mortoncraig.com,  
mortoncraigecf@gmail.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William E. Craig on behalf of Creditor Ally Financial mortoncraigecf@gmail.com,  
mortoncraigecf@gmail.com

TOTAL: 9